Global Payments Inc.
Attn: Dept. 2222
10705 Red Run Blvd
Owings Mills, MD 21117

globalpayments

June 22, 2012

JOHN SMITH4
123 MAIN ST
SAN DIEGO CA 92113-1234

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Promotion Code : 413279999999

Dear JOHN SMITH4,

Global Payments' ongoing investigation into a security event recently revealed potential unauthorized access to servers containing personal information collected from a subset of merchant applicants. This data may have included your name, social security number and business bank account number designated for the deposit of merchant processing proceeds.

It is unclear whether any personal information from Global Payments' systems was looked at or taken by an unauthorized party; however, we want to notify you and provide assistance and material that will help you safeguard your personal information. This letter has not been delayed by a law enforcement investigation.

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Because we value your relationship and regret any inconvenience arising from this matter, we have arranged for Equifax Personal Solutions to make available credit monitoring and $1,000,000 of identity protection insurance to you at no cost for one year. The steps to sign up for the Equifax product are set forth in the attached Reference Guide. We have also advised the three major U.S. credit reporting agencies about this matter.

Please know that privacy and security are central to the integrity of our services, and we sincerely apologize for any concern this matter may cause. We believe that this incident is contained and you can be assured that we have enhanced our hardware and software systems, network monitoring and security procedures. Please note that this has no impact on any merchant's ability to process credit or debit transactions.

We also have provided additional information at www.2012infosecurityupdate.com.

If you have any other questions or if you desire further information or assistance, please call 800-449-4301 between 9:00 a.m. and 9:00 p.m. Eastern time, Monday through Friday.

Global Payments Inc.

Reference Guide

Order Your Free Credit Report To order your free annual credit report, visit www.annualcreditreport.com, call toll-free at (877) 322-8228, or complete the Annual Credit Report Request Form on the U.S. Federal Trade Commission's ("FTC") website at www.ftc.gov and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The three credit bureaus provide free annual credit reports only through the website, toll-free number or request form.

Upon receiving your credit report, review it carefully. Look for accounts you did not open. Look in the "inquiries" section for names of creditors from whom you have not requested credit. Some companies bill under names other than their store or commercial names; the credit bureau will be able to tell if this is the case. Look in the "personal information" section for any inaccuracies in information (such as home address and Social Security Number).

If you see anything you do not understand, call the credit bureau at the telephone number on the report. Errors may be a warning sign of possible identity theft. You should notify the credit bureaus of any inaccuracies in your report, whether due to error or fraud, as soon as possible so the information can be investigated and, if found to be in error, corrected. If there are accounts or charges you did not authorize, immediately notify the appropriate credit bureau by telephone and in writing. Information that cannot be explained should also be reported to your local police or sheriff's office because it may signal criminal activity.

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How to Enroll in Equifax 3-in-1 Alerts

In the event you have not already enrolled in the Equifax 3-in-1 Alerts product prior to receiving this letter, please sign up online for **online delivery** by visiting www.myservices.equifax.com/3in1alerts and taking the following steps:

1. Register: Complete the form with your contact information (name, gender, address, date of birth, Social Security Number and telephone number) and click the "Continue" button. Complete the form with your email address, create a User Name and Password and enter the Promotion Code that is at the top of the first page of this letter in the "Promotion Code" box. The Promotion Code eliminates the need to provide a credit card number for payment. Then click the "Accept Terms & Continue" button.

2. Verify ID: The system will then ask you to answer up to four security questions. The questions and answers support the Equifax Identity Verification Process. Please answer the questions and then click the "Submit Order" button.

3. Order Confirmation: This page shows you your order. Please click the "View My Product" button to access the product features.

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Equifax 3-in-1 Alerts provides you with the following benefits:

- Comprehensive credit file monitoring and automated alerts of key changes to your Equifax, Experian, and TransUnion credit reports
- Wireless alerts and customizable alerts available
- Up to $1 million in identity theft insurance with $0 deductible, at no additional cost to you*
- 24 by 7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and to initiate an investigation of inaccurate information
- 90 day Fraud Alert placement with automatic renewal functionality

We encourage you to take advantage of these protections and remain vigilant for incidents of fraud and identity theft, including regularly reviewing and monitoring your credit reports and account statements.

Contact the U.S. Federal Trade Commission If you detect any unauthorized transactions in any of your financial accounts, promptly notify the appropriate payment card company or financial institution. If you detect any incidence of identity theft or fraud, promptly report the matter to your local law enforcement authorities, state Attorney General and the FTC.

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You can contact the FTC to learn more about how to protect yourself from becoming a victim of identity theft by using the contact information below:

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-IDTHEFT (438-4338)
www.ftc.gov/idtheft/

Place a Fraud Alert on Your Credit File To protect yourself from possible identity theft, consider placing a fraud alert on your credit file. A fraud alert helps protect against the possibility of an identity thief opening new credit accounts in your name. When a credit grantor checks the credit history of someone applying for credit, the credit grantor gets a notice that the applicant may be the victim of identity theft. The alert notifies the credit grantor to take steps to verify the identity of the applicant. You can place a fraud alert on your credit report by calling any one of the toll-free fraud numbers provided below. You will reach an automated telephone system that allows flagging of your file with a fraud alert at all three credit bureaus.

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* Identity theft insurance underwritten by subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. This product is not intended for minors (under 18 years of age).

Equifax	P.O. Box 740241 Atlanta, Georgia 30374-0241	877-478-7625	www.fraudalerts.equifax.com
Experian	P.O. Box 9532 Allen, Texas 75013	888-397-3742	www.experian.com
TransUnion	Fraud Victim Assistance Division P.O. Box 6790 Fullerton, California 92834-6790	800-680-7289	www.transunion.com

Credit Freezes You may have the right to put a credit freeze, also known as a security freeze, on your credit file, so that no new credit can be opened in your name without the use of a PIN number that is issued to you when you initiate a freeze. A credit freeze is designed to prevent potential credit grantors from accessing your credit report without your consent. If you place a credit freeze, potential creditors and other third parties will not be able to get access to your credit report unless you temporarily lift the freeze. Therefore, using a credit freeze may delay your ability to obtain credit. In addition, you may incur fees to place, lift and/or remove a credit freeze. Credit freeze laws vary from state to state. The cost of placing, temporarily lifting, and removing a credit freeze also varies by state, generally $5 to $20 per action at each credit reporting company. Unlike a fraud alert, you must separately place a credit freeze on your credit file at each credit bureau. Since the instructions for how to establish a credit freeze differ from state to state, please contact the three major credit bureaus at the numbers above to obtain more information.

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